



PATENT
AT&T IDS NO.: 2000-0589

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Aviel D. Rubin, et al.

Examiner: Reagan, James A

Serial No.: 09/682,830

Art Unit: 3621

Filed: October 23, 2001

For: **OFF-LINE GENERATION OF
LIMITED USE CREDIT CARD
NUMBERS**

AMENDMENT AND RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated October 28, 2004, please amend the above-identified application as follows. A one-month petition of time to enable the time to respond until February 28, 2005 is being filed concurrently herewith.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Amendments to the Specification begin on page 6 of this paper.

Remarks begin on page 8 of this paper.